

## ABSTRACT OF THE DISCLOSURE

### SECURE USER CERTIFICATION FOR ELECTRONIC COMMERCE

#### EMPLOYING VALUE METERING SYSTEM

A system and method include means for processing a cryptographic

5 certificate adapted to provide security functionality. A register means is provided and means for adjusting the register means to account for services when the cryptographic certificate is processed. In accordance with another aspect, a system and method include a register means for storing funds.

Means are provided for processing a digital token providing proof of postage

10 payment and means are also provided for processing a cryptographic certificate adapted to provide security functionality. Means debit funds stored in the register means when the digital token is processed and when the cryptographic certificate is processed. Processing the cryptographic certificate may involve many functions such as providing security services  
15 and/or certificate management functions (including generating and verifying cryptographic certificates) and/or key management functions and/or access to any needed private keys to perform security services. Processing the digital token may include generating the digital token or issuing the digital token.